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DEC 26 2006

Serial No.: 09/939,947

REMARKS

Claims 1-23 are pending in the application. Claims 1, 7, 11, 16, 18, 19, and 23 have been amended herein. Claims 20-22 have been canceled. Favorable reconsideration of the application, as amended, is respectfully requested.

I. REJECTION OF CLAIMS UNDER 35 USC § 102

Claims 1-23 stand rejected under 35 USC 102 as being anticipated by US Patent 6,578,015 to Haseltine.

General Discuss of Haseltine

Haseltine teaches a system that enables billers (such as credit card companies, utilities, mortgage companies etc) transmit bill data for customers. Various functions allow customers to dispute and pay the bills.

Independent Claim 1

The applicant's invention, as set forth in amended claim 1, relates to an electronic bill presentment and payment system. The system comprises an invoice loader receiving billing data and providing batch input of billing data to a billing database. The billing data comprises, for each of a plurality of bills, an amount due and settlement and payment options. The settlement and payment options comprise an indication of a discount if paid prior to a discount expiration date. The billing data is stored in a billing database.

An application server receives a plurality of instruction files each representing a transaction for at least one of reading and manipulating billing data. At least one instruction file represents a transaction for reading billing data comprising bills for a particular payer client with a defined discount expiration date. And, at least one instruction file represents a transaction for authorizing payment of the discounted

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amount on the bills for the particular payer client with the defined discount expiration date.

The application server further performs each transaction utilizing data included in the instruction file and provides a data response file complying with a predetermined format. The response data file provided in response to a transaction for reading billing data comprising bills for the particular payer client with the defined discount expiration date including the bills for the particular payer client with the defined discount expiration date.

A presentation server is coupled to the application server and includes a document database. The document database includes a plurality of document style sheets, each for presenting response data in a predetermined document format corresponding to one of the payer clients.

The presentation server receives the response file and generates a client document utilizing data extracted from the response file and the document style sheet corresponding to the client

The presentation server further receives, from a payer client system, a selection to display invoices for the payer client with a defined discount expiration date. In response thereto, the presentation server provides, to the application server, the instruction file representing a transaction for reading billing data comprising bills for the particular payer client with the defined discount expiration date.

The presentation server further receives the response data file from the application server and populates a document style sheet to generate a client document including billing data for the bills for the particular payer client with the defined discount expiration date.

The presentation server further yet receives, from the payer client system, a selection to authorize payment of the discounted amount on the bills for the

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particular payer client with the defined discounted expiration date.

The presentation server further provides, to the application server, the instruction file for paying the discounted amount on the bills for the particular payer client with the defined discount expiration date

The application server further generates a payment transaction of the discounted amount on the bills with the defined discount expiration date and manipulates the billing data to reflect settlement of such bills by payment of the discounted amount.

Neither Heseltine nor the other art of record teaches such an electronic bill presentment and payment system which enables selection of billing data based on expiration of a discount and payment of the discounted amount thereon.

Independent Claim 16

Claim 16, as amended, relates to method of providing electronic bill presentment and payment services. The method comprises:

A. Receiving an invoice file comprising billing data and populating a billing database with the billing data. The billing data comprises, for each of a plurality of bills, an amount due and settlement and payment options comprising an indication of a discount if paid prior to a discount expiration date.

B. Receiving an instruction file from a client representing a transaction for reading, from the billing database, billing data comprising bills for a particular payer client with a defined discount expiration date.

C. Performing the transaction utilizing data included in the instruction file to generate a client response document. The client response document comprises response data comprising bills for the particular payer client with the defined discount expiration data.

D. Providing a client response document comprising the response data in a specified document format corresponding to the payer client.

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E. Receiving an instruction file from the client representing a transaction for authorizing payment of the discounted amount on the bills for the particular payer client with the defined discount expiration date.

F. Performing the transaction utilizing data included in the instruction file to initiate payment of the discounted amount on the bills for the particular payer client with the defined discount expiration date and manipulating the billing data to reflect settlement of such bills by payment of the discounted amount.

Neither Heseltine nor the other art of record teaches such an electronic bill presentment and payment system which enables selection of billing data based on expiration of a discount and payment of the discounted amount thereon.

Claims 2-15, 17-19, and 23

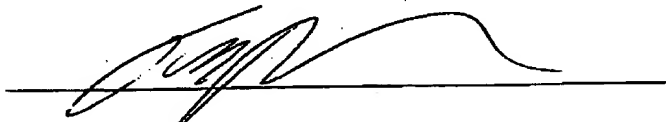
Each of claims 2-15, 17-19, and 23 depend from one of independent claims 1 or 16 and therefore can be distinguished over Haseltine and the other art of record for the same reasons. Further, the additional elements and or steps recited in such claims further distinguish such claims over Haseltine and the other art of record.

II. CONCLUSION

Accordingly, claims 1-19 and 23 are believed to be allowable and the application is believed to be in condition for allowance. A prompt action to such end is earnestly solicited.

Should the Examiner feel that a telephone interview would be helpful to facilitate favorable prosecution of the above-identified application, the Examiner is invited to contact the undersigned at the telephone number provided below.

Respectfully submitted,



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